

<i>SERFF Tracking Number:</i>	<i>PNMC-125537249</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Pennsylvania National Mutual Casualty Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>DLK-08-003FO</i>		
<i>TOI:</i>	<i>17.0 Other Liability - Claims Made/Occurrence</i>	<i>Sub-TOI:</i>	<i>17.0001 Commercial General Liability</i>
<i>Product Name:</i>	<i>GL 2007TerrorismForm</i>		
<i>Project Name/Number:</i>	<i>DLK-08-003FO/DLK-08-003FO</i>		

Filing at a Glance

Company: Pennsylvania National Mutual Casualty Insurance Company		
Product Name: GL 2007TerrorismForm	SERFF Tr Num: PNMC-125537249	State: Arkansas
TOI: 17.0 Other Liability - Claims Made/Occurrence	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 17.0001 Commercial General Liability Co	Tr Num: DLK-08-003FO	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding
	Author: Denise King	Disposition Date: 03/19/2008
	Date Submitted: 03/19/2008	Disposition Status: Approved
Effective Date Requested (New): 12/26/2007		Effective Date (New):
Effective Date Requested (Renewal): 12/26/2007		Effective Date (Renewal):
State Filing Description:		

General Information

Project Name: DLK-08-003FO	Status of Filing in Domicile: Pending
Project Number: DLK-08-003FO	Domicile Status Comments:
Reference Organization: ISO	Reference Number: CL-2007-OTRL1
Reference Title: General Liability Terrorism Risk Insurance Program Reauthorization Act of 2007	Advisory Org. Circular: GL-2007-233/GL-2008-007
Filing Status Changed: 03/19/2008	
State Status Changed: 03/19/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Re: Pennsylvania National Mutual Casualty Insurance Company	
NAIC No. 14990 FEIN 23-096-1349 Group Code 271	
General Liability Terrorism Risk Insurance Program Reauthorization Act of 2007	
ISO Filing Designation Number CL-2007-OTRL1	

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<i>Company Tracking Number:</i>	<i>DLK-08-003FO</i>		
<i>TOI:</i>	<i>17.0 Other Liability - Claims Made/Occurrence</i>	<i>Sub-TOI:</i>	<i>17.0001 Commercial General Liability</i>
<i>Product Name:</i>	<i>GL 2007TerrorismForm</i>		
<i>Project Name/Number:</i>	<i>DLK-08-003FO/DLK-08-003FO</i>		

PNI File No.: DLK-08-003FO

PURPOSE:

We are filing for informational purposes the following actions in response to the Terrorism Risk Insurance Program Reauthorization Act of 2007.

Form Name	Company Form No(s).
Disclosure Notice	71 1061 0203 (Revised 1207)
Notice to Policyholders Potential Restrictions of Terrorism Coverage	71 1148 0108

PROPOSAL:

The above actions are effective on the date of enactment, December 26, 2007.

Your prompt and favorable approval would be appreciated.

Company and Contact

Filing Contact Information

Denise King, Senior Underwriting Technician	dlking@pnat.com
2 N. Second St.	(717) 234-4941 [Phone]
Harrisburg, PA 17105-2361	(717) 255-6327[FAX]

Filing Company Information

Pennsylvania National Mutual Casualty Insurance Company	CoCode: 14990	State of Domicile: Pennsylvania
2 N. Second St.	Group Code: 271	Company Type: P&C
PO Box 2361		
Harrisburg, PA 17105-2361	Group Name: Penn National Insurance	State ID Number: 03
(717) 234-4941 ext. [Phone]	FEIN Number: 23-0961349	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

Created by SERFF on 03/19/2008 02:29 PM

SERFF Tracking Number: PPMC-125537249 State: Arkansas
Filing Company: Pennsylvania National Mutual Casualty Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: DLK-08-003FO
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability
Product Name: GL 2007TerrorismForm
Project Name/Number: DLK-08-003FO/DLK-08-003FO

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	03/19/2008	03/19/2008

State: *Arkansas*

State Tracking Number: EFT \$50

Company Tracking Number: DLK-08-003FO

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability

Product Name: GL 2007TerrorismForm

Project Name/Number: *DLK-08-003FO/DLK-08-003FO*

Disposition

Disposition Date: 03/19/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PPMC-125537249 State: Arkansas

Filing Company: Pennsylvania National Mutual Casualty Insurance Company State Tracking Number: EFT \$50

Company Tracking Number: DLK-08-003FO

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability

Product Name: GL 2007TerrorismForm

Project Name/Number: DLK-08-003FO/DLK-08-003FO

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Expedited filing transmittal document	Approved	Yes
Form	Disclosure Notice	Approved	Yes
Form	Notice to Policyholders	Approved	Yes

SERFF Tracking Number: PNM-125537249 State: Arkansas

Filing Company: Pennsylvania National Mutual Casualty Insurance Company State Tracking Number: EFT \$50

Company Tracking Number: DLK-08-003FO

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability

Product Name: GL 2007TerrorismForm

Project Name/Number: DLK-08-003FO/DLK-08-003FO

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Disclosure Notice	71 1061	0203 (Revised 1207)	Disclosure/ Replaced Notice	Replaced Form #:0.00 71 1061 0203 (Revised 0106) Previous Filing #:		10611207.pdf
Approved	Notice to Policyholders	71 1148	0108	Disclosure/ Replaced Notice	Replaced Form #:0.00 71 1148 0107 Previous Filing #:		11480108.pdf



**PENN NATIONAL
INSURANCE**

Pennsylvania National Mutual Casualty Insurance Company
Penn National Security Insurance Company
P. O. Box 2361
Harrisburg PA 17105-2361

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

Disclosure of Federal Participation in Payment of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

Cap On Insurer Participation In Payment Of Terrorism Losses

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

DISCLOSURE OF PREMIUM

The portion of your annual premium that is attributable to coverage for acts of terrorism is \$ 0.00.

Commercial Umbrella Policies Only

Coverage for certified acts of terrorism under your Commercial Umbrella Policy will be excess over any underlying policy limits regardless of whether you have accepted or rejected coverage on those policies for certified acts of terrorism.



**PENN NATIONAL
INSURANCE**

Pennsylvania National Mutual Casualty Insurance Company
Penn National Security Insurance Company
P. O. Box 2361
Harrisburg PA 17105-2361

NOTICE TO POLICYHOLDERS

POTENTIAL RESTRICTIONS OF TERRORISM COVERAGE (General Liability and Commercial Umbrella)

This Notice has been prepared in conjunction with the **POTENTIAL** implementation of changes related to coverage of terrorism under your policy.

This Notice does **not** form a part of your insurance contract. The Notice is designed to alert you to coverage restrictions and to other provisions in certain terrorism endorsement(s) in this policy. If there is any conflict between this Notice and the policy (including its endorsements), the provisions of the policy (including its endorsements) apply.

Carefully read your policy, including the endorsements attached to your policy.

YOUR POLICY AT START OF NEW POLICY TERM

If endorsement CG 21 70 or 71 1071 is attached to your policy

INFORMATION ON LIMITATIONS ON FEDERAL AND INSURER LIABILITY

Under the federal Risk Insurance Program Reauthorization Act of 2007, the definition of “certified acts of terrorism” (which is more fully defined in the endorsement) no longer requires that the act of terrorism be committed by or on behalf of a foreign interest. Therefore, coverage for “certified acts of terrorism” now encompasses, for example, an act committed against the United States government by a United States citizen, when the act is determined by the federal government to be a “certified act of terrorism” under the terms of the federal Terrorism Risk Insurance Program. Coverage is subject to all policy exclusions (for example, nuclear hazard and war exclusions) and other policy provisions.

The government may participate in paying for some of the losses from a “certified act of terrorism” However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds the \$100 billion. Further, this coverage is subject to a limit on our liability pursuant to the federal law, that is, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for payment of any portion of the amount of such losses that exceeds the \$100 billion. In such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

Refer to the endorsement and to the rest of the insurance contract for provisions that govern coverage for, or that exclude coverage for, losses arising out of terrorism.

If endorsement CG 2170/CG 2173/711071/CU2133 is attached to your policy.

CHANGE IN DEFINITION OF CERTIFIED ACTS OF TERRORISM

Under the federal Terrorism Risk Insurance Program Reauthorization Act of 2007, the definition of "certified acts of terrorism" (which is more fully defined in the endorsement) no longer requires that the act of terrorism be committed by or on behalf of a foreign interest. **Therefore, the "certified acts of terrorism" exclusion is no longer limited to an act of terrorism committed by or on behalf of a foreign interest.** The exclusion applies to any terrorist act when the act is determined by the federal government to be a "certified act of terrorism" under the terms of the federal Terrorism Risk Insurance Program, including for example an act committed against the United States government by a United States citizen.

Refer to the terrorism endorsement for the definition of "certified acts of terrorism". Refer to the endorsement, and to the rest of the insurance contract, for provisions that govern coverage for, or that exclude coverage for, losses arising from terrorism.

If endorsement CG 2176/CU2136 is attached to your policy.

CHANGE IN DEFINITION OF CERTIFIED ACTS OF TERRORISM

Under the federal Terrorism Risk Insurance Program Reauthorization Act of 2007, the definition of "certified acts of terrorism" (which is more fully defined in the endorsement) no longer requires that the act of terrorism be committed by or on behalf of a foreign interest. **Therefore, the punitive damages exclusion related to "certified acts of terrorism" is no longer limited to an act of terrorism committed by or on behalf of a foreign interest.** The exclusion applies to any terrorist act when the act is determined by the federal government to be a "certified act of terrorism" under the terms of the federal Terrorism Risk Insurance Program, including for example an act committed against the United States government by a United States citizen.

Refer to the terrorism endorsement for the definition of "certified acts of terrorism". Refer to the endorsement, and to the rest of the insurance contract, for provisions that govern coverage for, or that exclude coverage for, losses arising from terrorism.

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<i>Company Tracking Number:</i>	<i>DLK-08-003FO</i>		
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<i>Product Name:</i>	<i>GL 2007TerrorismForm</i>		
<i>Project Name/Number:</i>	<i>DLK-08-003FO/DLK-08-003FO</i>		

Rate Information

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>PNMC-125537249</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Pennsylvania National Mutual Casualty Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
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Supporting Document Schedules

Bypassed -Name:	Uniform Transmittal Document-Property & Casualty	Review Status:	Approved	03/19/2008
Bypass Reason:	See expedited filing transmittal document			
Comments:				

Satisfied -Name:	Expedited filing transmittal document	Review Status:	Approved	03/19/2008
Comments:				
Attachment:	PNSEXpeditedtransmittal.pdf			

**EXPEDITED FILING TRANSMITTAL DOCUMENT
FOR TERRORISM RISK INSURANCE FORMS AND PRICING**

This page applies to the following state(s)

Indicate Type of Filing
<input type="checkbox"/> Filing Related to <i>Certified Losses</i>
<input type="checkbox"/> Filing Related to <i>Non-Certified Losses</i>
<input checked="" type="checkbox"/> Filing Applicable to Both Certified and Non-Certified Losses

Department Use only

Company Name(s)	Domicile	NAIC #	FEIN #
Pennsylvania National Mutual Cas Ins Co	PA	14990	23-096-1349

Contact Info for Filer

Name and address of Filer(s)	Telephone #	FAX #	e-mail
Denise King Penn National Insurance P.O. Box 2361 Harrisburg, PA 17105	800-388-4764	717-255-6327	dlking@pnat.com

Filing information

Line of Insurance (see attachment)	Commercial General Liability
Company Program Title (Marketing title) (if applicable)	
Filing Type ** see note below	Forms
This application is used with:	
Effective Date Requested	12/26/2007
Filing date	03/19/08
Company Tracking Number	DLK-08-003FO
Date filing approved in domiciliary state, if applicable	03/17/2008

	Component/Form Name Description/Synopsis	Form # or Rate Page Include edition date	Replacement Or withdrawn?	If replacement, give form # or rate page(s) it replaces	Previous State Filing Number, if required by state
01	Disclosure Notice	71 1061 0203 (Revised 1207)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	71 1061 0203 (Revised 0106)	
02	Notice to Policyholders	71 1148 0108	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	71 1148 0107	

To be complete, a filing must include the following:

- A completed Expedited Filing Transmittal Document for each insurer or advisory organization.
- One copy of each endorsement, disclosure form or other policy language, unless the insurer has given an advisory organization authorization to file them on its behalf.
- A copy of the rates, rating systems and supporting documentation.
- The appropriate filing fees, if required
- A postage-paid, self-addressed envelope large enough to accommodate the return.

The insurer(s) submitting this filing certifies that it:

- ☒ Is in compliance with the terms of the Terrorism Risk Insurance Act of 2002 and the laws of this state; and
- ☒ Is in compliance with the requirements of the bulletin containing the voluntary expedited filing procedures.

Signature

Denise King

Print Name:

Sr. Comm. Und. Technician

Title: